

Information to identify the case:					
Debtor 1	<u>Robert W. Witten</u>			Social Security number or ITIN	<b>xxx-xx-8518</b>
	First Name	Middle Name	Last Name	EIN	__-_____-
Debtor 2	<u></u>			Social Security number or ITIN	____-
(Spouse, if filing)	First Name	Middle Name	Last Name	EIN	__-_____-
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>					
Case number: <b>17-70526-JAD</b>					

## Order of Discharge

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Robert W. Witten

2/8/21

**By the court:** Jeffery A. Deller  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Robert W. Witten  
Debtor

Case No. 17-70526-JAD  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-7  
Date Rcvd: Feb 08, 2021

User: lfin  
Form ID: 3180W

Page 1 of 2  
Total Noticed: 23

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 10, 2021:

Recip ID	Recipient Name and Address
db	+ Robert W. Witten, 50 Village Drive, Armagh, PA 15920-9114
cr	+ M&T BANK, c/o Stern & Eisenberg, PC, 1581 Main Street, Suite 200, Warrington, PA 18976-3403
14663158	+ Apogee Physicians of Pennsylvania, P.O. Box 1259, Oaks, PA 19456-1259
14663159	+ Conemaugh Physician Group, 1086 Franklin Street, Johnstown, PA 15905-4398
14663161	DLP, Conemaugh Physician Group, P.O. Box 644633, Pittsburgh, PA 15264-4633
14663162	EOS CCA, P.O. Box 981002, Boston, MA 02298-1002
14663163	+ First Credit Resources, Inc., 1466 Frankstown Rd., Johnstown, PA 15902-1315
14663165	+ MRS BPO, L.L.C., 1930 Olney Avenue, Cherry Hill, NJ 08003-2016
14658545	+ Med Business Bureau, 1460 Renaissance Dr #400, Park Ridge, IL 60068-1349
14663164	Montgomery Lynch and Associates, PO Box 22720, Beachwood, OH 44122-0720
14658547	+ Stern and Eisenberg, PC, 1581 Main Street, Suite 200, Warrington, PA 18976-3403

TOTAL: 11

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Feb 09 2021 04:18:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 09 2021 03:00:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Feb 09 2021 04:18:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 09 2021 03:00:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
14663160	+ Email/Text: bdsupport@creditmanagementcompany.com	Feb 09 2021 03:00:00	Credit Management Co., 2121 Noblestown Rd, Pittsburgh, PA 15205-3956
14658543	+ Email/Text: bdsupport@creditmanagementcompany.com	Feb 09 2021 03:00:00	Credit Management, LP, Attn: Bankruptcy, 2121 Noblestown Rd., Pittsburgh, PA 15205-3956
14658542	EDI: JPMORGANCHASE	Feb 09 2021 04:18:00	Chase Card, Attn: Correspondence Dept, P.O. Box 15298, Wilmington, DE 19850
14658544	Email/Text: camanagement@mtb.com	Feb 09 2021 02:59:00	M & T Bank, P.O. Box 844, Buffalo, NY 14240
14675759	Email/Text: camanagement@mtb.com	Feb 09 2021 02:59:00	M&T Bank, P.O. Box 840, Buffalo, NY 14240
14659226	+ EDI: PRA.COM	Feb 09 2021 04:18:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14658546	+ EDI: DRIV.COM	Feb 09 2021 04:18:00	Santander Consumer USA, P.O. Box 961245, Ft. Worth, TX 76161-0244

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Page 2 of 2

Date Rcvd: Feb 08, 2021

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Total Noticed: 23

14669265	+ EDI: DRIV.COM	Feb 09 2021 04:18:00	Santander Consumer USA Inc., P.O. Box 560284, Dallas, TX 75356-0284
14693492	EDI: AIS.COM	Feb 09 2021 04:18:00	Verizon, by American InfoSource LP as agent, PO Box 248838, Oklahoma City, OK 73124-8838
14658548	+ EDI: VERIZONCOMB.COM	Feb 09 2021 04:18:00	Verizon, Verizon Wireless Bankruptcy Administrati, 500 Tecnolgy Dr Ste 500, Weldon Springs, MO 63304-2225

TOTAL: 14

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 10, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 8, 2021 at the address(es) listed below:

Name	Email Address
Andrew John Marley	on behalf of Creditor M&T BANK amarley@sterneisenberg.com bkecf@sterneisenberg.com
Brian Nicholas	on behalf of Creditor M&T BANK bnicholas@kmlawgroup.com
Christopher M. McMonagle	on behalf of Creditor M&T BANK cmcmonagle@sterneisenberg.com bkecf@sterneisenberg.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Richard G. Allen	on behalf of Debtor Robert W. Witten ecf@johnstownbankruptcy.com mybestcaseecfmail@gmail.com;r44281@notify.bestcase.com
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
Steven P Kelly	on behalf of Creditor M&T BANK skelly@sterneisenberg.com bkecf@sterneisenberg.com

TOTAL: 7